

Prepared by: Shapiro & Massey, L.L.P. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299	Return to: Shapiro & Massey, L.L.P. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299
09-102661	Loan No. xxxx4433

Index: Lot 2236, Sec. K, Southaven West S/D, Sec. 27, T-1-S, R-8-W, Southaven, DeSoto Co/MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on May 9, 2005, Christy Yon & Douglas C. Yon, a married couple, executed a certain deed of trust to Jim B. Tohill, Trustee for the benefit of Argent Mortgage Company, LLC, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,243 at Page 268, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

(See Exhibit A)

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, U.S. Bank N.A., as Trustee for the registered holders of Asset Backed Certificates, Series 2005-HE4, pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, U.S. Bank N.A., as Trustee for the registered holders of Asset Backed Certificates, Series 2005-HE4, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 12 day of JUN 12 2009, 2009.

U.S. Bank N.A., as Trustee for the registered holders of Asset Backed Certificates, Series 2005-HE4, by Ocwen Loan Servicing, LLC, its Attorney in Fact

By: Kevin M. Jackson
Its: Manager

STATE OF FLORIDA
COUNTY OF PALM BEACH

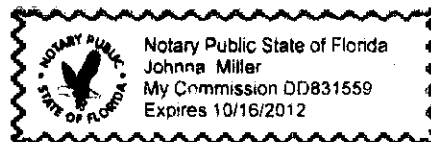
Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 12 day of June, 2009, the within named Kevin M. Jackson who acknowledged that (s)he is Manager of Ocwen Loan Servicing, LLC, Attorney in fact for U.S. Bank N.A., as Trustee for the registered holders of Asset Backed Certificates, Series 2005-HE4, and that for and on behalf of the said corporation, and as its act and deed, (s)he executed the above and foregoing instrument, after having been first duly authorized so to do.

(SEAL)

[Signature]
Notary Public

My commission expires:

Substitute Trustee



Loan No: 38134433
POA recorded on: APRIL 13, 2006
Book: 113 Page: 426

Exhibit "A"

Land situated in DeSoto County, Mississippi to wit:

Lot 2236, Section K, Southaven West Subdivision, in Section 27, Township 1 South, Range 8 West, in DeSoto County, Mississippi, as shown on plat of record in Plat Book 4, Page 4-5, in the office of the Chancery Clerk of DeSoto County, Mississippi, to which plat reference is made to a more particular description.

Being the same property conveyed to grantor, Amy Rinda Lambert, herein by Quit Claim Deed of record at Book 288, Page 115 dated June 13, 1995, filed July 17, 1995, in the Chancery Clerk's Office of DeSoto County Mississippi.

AT3566